

Information to identify the case:

Debtor 1	<u>Joseph Thomas Piazza Jr.</u>	Social Security number or ITIN	xxx-xx-6445
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Crystal Delana Piazza</u>	Social Security number or ITIN	xxx-xx-0829
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-31017-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Thomas Piazza Jr.

Crystal Delana Piazza

1/20/21

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph Thomas Piazza, Jr.
Crystal Delana Piazza
Debtors

Case No. 15-31017-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 20, 2021

Form ID: 3180W

Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph Thomas Piazza, Jr., Crystal Delana Piazza, 145 Everett Place, East Rutherford, NJ 07073-1703
cr	+ CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180, Colorado Springs, CO 80962-2180
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515861600	+ AWA Collections, Cord Blood Registry, PO Box 6605, Orange, CA 92863-6605
515861614	+ FMC Omaha Service CT, PO Box 542000, Omaha, NE 68154-8000
518661330	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
518661331	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Federal Home Loan Mortgage Corporation, Serviced by Select Portfolio Servicing,
518797368	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518797369	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798 FRANKFORT KY 40602-0798
515876960	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515895538	+ Navient Solutions Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
515861625	+ Norstrom FSB, PO Box 6555, Englewood, CO 80155-6555
518043688	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518043689	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
515861630	+ Toyota FSB, PO Box 108, Saint Louis, MO 63166-0108
515861634	+ Wells Fargo Home Mortgage, PO Box 11758, Newark, NJ 07101-4758
515861635	+ World Financial Network, 287 Independence, Virginia Beach, VA 23462-2962

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 20 2021 23:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 20 2021 23:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	Synchrony Bank, c/o Recovery Mmgt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
516050821	EDI: BECKLEE.COM	Jan 21 2021 02:18:00	AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515861599	+ EDI: AMEREXPR.COM	Jan 21 2021 02:18:00	AMEX, PO Box 297871, Fort Lauderdale, FL 33329-7871
516043859	Email/PDF: resurgentbknofications@resurgent.com	Jan 20 2021 22:47:31	Ashley Funding Services LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC

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			29603-0587
515861601	+ EDI: TSYS2.COM	Jan 21 2021 02:18:00	Barclays Bank Delaware, 125 S.West Street, Wilmington, DE 19801-5014
515861603	EDI: CAPITALONE.COM	Jan 21 2021 02:18:00	Capital One Bank, 15000 Capital One Drive, Richmond, VA 23238
515861604	EDI: CAPITALONE.COM	Jan 21 2021 02:18:00	Capital One Bank USA, 15000 Capital One Drive, Richmond, VA 23238
516060748	EDI: BL-BECKET.COM	Jan 21 2021 02:18:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
515861602	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516051204	EDI: CAPITALONE.COM	Jan 21 2021 02:18:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
515862072	EDI: CAPITALONE.COM	Jan 21 2021 02:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515861606	+ EDI: CAPITALONE.COM	Jan 21 2021 02:18:00	Capitl One Bank USA, 15000 Capital One Drive, Richmond, VA 23238-1119
516087413	+ Email/Text: bncmail@w-legal.com	Jan 20 2021 23:01:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515861609	+ EDI: CITICORP.COM	Jan 21 2021 02:18:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
515861611	+ EDI: WFNNB.COM	Jan 21 2021 02:18:00	Comenity Bank/JCrew Inc., PO Box 182789, Columbus, OH 43218-2789
516073169	+ EDI: WFNNB.COM	Jan 21 2021 02:18:00	Comenity Capital Bank, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515861612	+ EDI: WFNNB.COM	Jan 21 2021 02:18:00	Comentiy Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789
515861617	EDI: CITICORP.COM	Jan 21 2021 02:18:00	Macy's, 9111 Duke Blvd, Mason, OH 45040
516076138	EDI: AIS.COM	Jan 21 2021 02:23:00	Department Stores National Bank, c/o American InfoSource LP, PO Box 4457, Houston, TX 77210-4457
515861613	+ Email/Text: bknotice@ercbpo.com	Jan 20 2021 23:01:00	Enhanced Recovery Collections, Comcast Cable, 8014 Bayberry Road, Jacksonville, FL 32256-7412
516051205	Email/Text: bknotice@ercbpo.com	Jan 20 2021 23:01:00	Enhanced Recovery Company LLC, PO Box 23870, Jacksonville, FL 32241-3870
515873402	EDI: FORD.COM	Jan 21 2021 02:23:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
515861615	EDI: FORD.COM	Jan 21 2021 02:23:00	Ford Credit, PO Box 542000, Omaha, NE 68154-8000
516063247	EDI: JEFFERSONCAP.COM	Jan 21 2021 02:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
515861607	EDI: JPMORGANCHASE	Jan 21 2021 02:18:00	Chase, PO Box 15298, Wilmington, DE 19850
515861608	EDI: JPMORGANCHASE	Jan 21 2021 02:18:00	Chase/Circuitry City, PO Box 15298, Wilington, DE 19850
515861616	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 20 2021 22:59:00	Kohls/CapOne, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
515861621	+ EDI: MID8.COM	Jan 21 2021 02:18:00	Midland Funding, Citibank NA, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
515861618	+ EDI: MID8.COM	Jan 21 2021 02:18:00	Midland Funding, 2365 Northside Drive, Suite 30,

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			San Diego, CA 92108-2709
516051224	EDI: NAVIENTFKASMSERV.COM	Jan 21 2021 02:18:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
515861622	+ EDI: NAVIENTFKASMSERV.COM	Jan 21 2021 02:18:00	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
519053752	EDI: NAVIENTFKASMSERV.COM	Jan 21 2021 02:18:00	Navient Solutions Inc., PO Box 13611, Philadelphia, PA 19101-3611
515965571	EDI: NAVIENTFKASMSERV.COM	Jan 21 2021 02:18:00	Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640
516039911	+ EDI: JEFFERSONCAP.COM	Jan 21 2021 02:23:00	Nordstrom Fsb, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
515861626	EDI: PRA.COM	Jan 21 2021 02:18:00	Portfolio Recovery Assoc., MBNA, 120 Corporate Blvd, Suite 1, Norfolk, VA 23502
516077206	EDI: PRA.COM	Jan 21 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Mbna, POB 41067, Norfolk VA 23541
516100999	EDI: PRA.COM	Jan 21 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o Pottery Barn, POB 41067, Norfolk VA 23541
516100997	EDI: PRA.COM	Jan 21 2021 02:18:00	Portfolio Recovery Associates, LLC, c/o West Elm, POB 41067, Norfolk VA 23541
515861627	+ EDI: PRA.COM	Jan 21 2021 02:18:00	Portfoltio Recovery, 120 Corporate Blvd Suite 1, Norfolk, VA 23502-4952
515859153	EDI: Q3G.COM	Jan 21 2021 02:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
515861628	+ EDI: RMSC.COM	Jan 21 2021 02:18:00	SYNCB/GAP, PO Box 965005, Orlando, FL 32896-5005
518133957	+ Email/Text: bncmail@w-legal.com	Jan 20 2021 23:01:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518133958	+ Email/Text: bncmail@w-legal.com	Jan 20 2021 23:01:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
515862111	EDI: RMSC.COM	Jan 21 2021 02:18:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
515861629	EDI: TDBANKNORTH.COM	Jan 21 2021 02:23:00	TD Bank NA, 70 Gray Road, Portland, ME 04105
515861631	EDI: TFSR.COM	Jan 21 2021 02:18:00	Toyota Motor Credit, 4 Gatehall Drive, Suite 350, Parsippany, NJ 07654
515890473	EDI: BL-TOYOTA.COM	Jan 21 2021 02:18:00	Toyota Motor Credit Corporation, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515881726	+ EDI: WFFC.COM	Jan 21 2021 02:18:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
516088087	EDI: WFFC.COM	Jan 21 2021 02:18:00	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
515861633	+ EDI: WFFC.COM	Jan 21 2021 02:18:00	Wells Fargo Home Equity Line of Credit, PO Box 31557, Billings, MT 59107-1557
515962180	EDI: ECAST.COM	Jan 21 2021 02:18:00	eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515861605	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank USA, 15000 Capital One Drive, Richmond, VA 23238
515861610	*+	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
515861619	*+	Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
515861620	*+	Midland Funding, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709
515861623	*+	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
515861624	*+	Navient, PO Box 9655, Wilkes Barre, PA 18773-9655
518144153	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518144154	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
515861632	##+	Viewtech Financial Services, 4761 E. Hunter Avenue, Anaheim, CA 92807-1940

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2021 at the address(es) listed below:

Name	Email Address
David E. Mayland	on behalf of Joint Debtor Crystal Delana Piazza dm@strasserlaw.com
David E. Mayland	on behalf of Debtor Joseph Thomas Piazza Jr. dm@strasserlaw.com
David E. Mayland	on behalf of Trustee Marie-Ann Greenberg dm@strasserlaw.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
John R. Morton, Jr.	on behalf of Creditor CAB East LLC serviced by Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraige@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com

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